Statement

List of Projects referred to DUAC by DDA during the last three years.

DISTRICT CENTRES:

1. Saket
2. Paschimpuri
3. Mangolpuri

COMMUNITY CENTRES:

4. Block B, Vasant Kunj
5. A-14, Kalkaji
6. Shalimar Bagh Block A
7. Shalimar Bagh Block B
8. Kondli Gharoli
9. Vikaspuri Block H
10. Paschimpuri Block D
11. Paschimpuri Block Q
12. Sector 3, Rohini
13. Sector 6, Rohini
14. Sector 8, Rohini
15. Sector 9, Rohini
16. Sector 14, Rohini

HOUSING:

17. 388 SFS Housing MS flats at Mukerjee Nagar.

MISCELLANEOUS:

18. Community Hall in Community Centre Sector 3, Rohini.

आवास क्षेत्र में प्रत्यक्ष विदेशी निवेश

3075. **श्री खान गुफ़रान जाहिदी**
श्री सुरेश कलमाडी:
श्री जनेश्वर मिश्र:
श्री जनार्दन पुजारी:

क्या शहरी कार्य और रोजगार मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि सरकार ने आवास क्षेत्र में 100 प्रतिशत प्रत्यक्ष विदेशी निवेश की अनुमति देने का फैसला किया है;

(ख) यदि हां, तो तत्संबंधी ब्यौरा क्या है और यदि नहीं, तो क्या कारण है;

(ग) शहरी और ग्रामीण इलाकों में प्रतिवर्ष कितने मकान बनाए जाने का प्रस्ताव है;

(घ) क्या विदेशों से इस संबंध में कोई प्रस्ताव प्राप्त हुआ है; और

(ङ) यदि हां, तो तत्संबंधी ब्यौरा क्या है?

शहरी कार्य और रोजगार मंत्रालय में राज्य मंत्री (श्री बंडारू दत्तात्रेय): (क) मौजूदा स्कीम के अनुसार, विदेशी निवेश भारतीय राष्ट्रीय मूल के अनिवासी/मूल तथा विदेशी निगमित निकायों को हाउसिंग तथा रियल एस्टेट विकास सेक्टर में ऐसे निकायों में विदेशी निवेश की अनुमति दी गई, जिनमें एन आर आइज/पी आई ओज के कम से कम 60% का हित साधन हो। इस समय, इस सेक्टर में विदेशी प्रत्यक्ष निवेश (एफ डी आई) की अनुमति नहीं है।

(ख) नौवीं पंचवर्षीय योजना के लिए योजना द्वारा गठित कार्यदल ने यह अनुमान लगाया है कि देश में आवास कमी को दूर करने में आगामी 5 वर्षों में 151000 करोड़ रु० के निवेश की जरूरत होगी। इसके मुकाबले औपचारिक क्षेत्र अनुमानतः एक तिहाई जरूरत को पूरा करने में मददगार होगा। आठवीं पंचवर्षीय योजना में वास्तविक निधि प्रवाह को ध्यान में रखते हुए यह आशाजनक अनुमान ही होगा। इस भारी अंतराल को सिर्फ घरेलू संसाधनों से पूरा नहीं किया जा सकता है। देश में आवास तथा शहरी अवस्थापना सेक्टरों में विशाल संसाधन अंतराल को ध्यान में रखते हुए विदेशी प्रत्यक्ष निवेश को आकर्षित करने का एक प्रस्ताव प्रस्तुत किया गया है।

(ग) अभी विचार नहीं किया गया।

(घ) और (ङ) कई बहु-राष्ट्रीय कंपनियां भारत में आवास सेक्टर में निवेश की संभावना के बारे में जांच कर रही हैं। सभी संभावित निवेशकों के लिए स्कीम के उदारीकरण तथा विस्तार के बारे में एक औपचारिक निर्णय अभी लिया जाना है।

HUDCO Niwas Scheme for Industrial Workers

3076. SHRI YERRA NARAYANA-SWAMY: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) whether HUDCO has a scheme for housing for industrial workers called HUDCO Niwas;

(b) if so, what are the terms and details of HUDCO Niwas scheme;

(c) what is the subsidy element in this scheme;

(d) the number of such individual houses sanctioned for Andhra Pradesh;

(e) whether any survey has been done of the potential for such house in Andhra Pradesh; and

(f) the details of the requirements of such houses in Andhra Pradesh?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT (SHRI BANDARU DATTATREYA): (a) HUDCO supports schemes for industrial workers under the rental and hire purchase category for rental/ownership housing to be provided by the industrial employer establishments in public/private sector. HUDCO also extends support to industrial workers housing cooperative societies. As far as individual industrial worker is concerned, HUDCO has launched a scheme for financing individuals for housing. The scheme will cover all individuals who need finance for housing including industrial workers. The scheme is not specific to industrial workers.

(b) The salient features of the scheme are enclosed as Statement (*See.* below)

(c) HUDCO Niwas Scheme does not have any subsidy element.

(d) HUDCO has so far sanctioned 40 cases for a loan amount of Rs. 85.00 lakh under HUDCO Niwas Scheme.

(e) No specific survey has been made for Andhra Pradesh. However, overall professional market survey done indicates substantial demand for this Scheme;

(f) The scheme is demand based and as such loan will be given in accordance with HUDCO guidelines to all individuals who approach HUDCO.

Statement

HUDCO Niwas Individual Housing Loan Scheme

HUDCO is offering financial assistance to individual families to enable them to acquire a home of their own through its "HUDCO NIWAS" Scheme. "HUDCO NIWAS" offers loan assitance to: (a) Construct or buy a house or flat; (b) Extend or improve the existing house or flats.

Eligibility for loan and how it is determined

(a) An applicant must be in service or engaged in any profession or business with regular income for servicing the loan.

(b) the loan amount will not exceed 85% of the cost of housing unit including incidental costs like stamp duty and registration. The maximum loan amount will be Rs. 15 lacs.

(c) The actual loan amount will be determined on the basis of repayment capacity. Repayment capacity takes into account factors such as income, age, qualifications, number of dependants, spouse's income, assets, liabilities, stability and continuity of occupation and savings history.

Loan application

(a) An application for loan shall be submitted in any "HUDCO NIWAS" Office in the prescribed form alongwith supporting documents. This form with a list of supporting documents is available at "HUDCO NIWAS" Office.

(b) Proposed owners of the housing unit for which loan is sought will have to be co-applicants. However, all co-applicants need not be co-owners.

Rate of Interest

Loan Amounts (Rs.)	Interest Rate (% p.a.*)
Upto to 25,000	11.5
25,000 to 70,000	12
70,000 to 1,50,000	13.5
1,50,001 to 3,00,000	14
3,00,001 to 5,00,000	14.5
5,00,001 to 8,00,000	15
8,00,001 to 15,00,000	15.5

*Rates inclusive of Interest Tax.

Loan Repayment Period

It is normally upto 15 years, but the period will not extend beyond the age of 65 years of the applicant. However, "HUDCO NIWAS" will endeavour to determine the repayment period to suit the convenience of the applicant. In case the applicant wishes to extend the period of repayment beyond 15 years, it can be extended upto 20 years. However, in such cases, additional interest of 1% p.a. will be charged over and above the rates quoted above.

Security for Loan

Security for the loan is the first mortgage of the housing unit to be financed normally by way of deposit of title deeds and/or such other collateral security as may be necessary. In some cases, interim security may be required. In all cases, the applicant will be required to provide guarantee of two individuals acceptable to "HUDCO NIWAS". In case of Central Government employees, who have already availed of house building advance, "HUDCO NIWAS" may accept second mortgage of the housing unit alongwith assignment of benefits under Central Government Group Insurance Scheme. In case of other employees who have taken house-building advance from their employees, "HUDCO NIWAS" may consider joint mortgage of the housing unit on pari passu basis.

Fee

A processing fees (non-refundable) of 0.5% of the loan amount applied for *i.e.* Rs. 5/- per Rs. 1,000/- of the loan amount applied for is payable subject to minimum of Rs. 250/-, at the time of submission of application form to "HUDCO NIWAS". (a) On sanction of a loan, the loan offer is made to the applicant. (b) On acceptance of the offer, one time administrative fees of 1% of the amount of loan sanctioned is payable. In case the applicant is handicapped or is a widow, the processing fees will be 0.4% of the loan amount applied for and administrative fee will be 0.8% of the loan amount sanctioned.

Loan Repayment

Loan will be repayable in Equated Monthly Instalments (EMI) comprising principal and interest. Interest is calculated on monthly reducing balance method. The monthly instalment depends on quantum of loan, interest rate applicable and the term of repayment of the loan. The sample of various EMI's is given in the table below:—

EDMI For a Loan of Rs. 10,000/-

Terms of loan									(Interest per annum)
Years	11.5%	12%	12.5%	13%	13.5%	14%	14.5%	15%	15.5%
5	220	222	225	228	230	233	235	238	241
10	141	143	146	149	152	155	158	161	164
15	117	120	123	127	130	133	137	140	143

Repayment by way of EMI commences from the month following the month in which the last instalments of the loan is disbursed by the "HUDCO NIWAS". Until the loan is fully disbursed, pre-EMI interest is payable only on the portion of the loan availed as on the last day of every month. Repayment of loan ahead of schedule will be acceptable without any charges/penalty.

Disbursement of the loan

The loan will be disbursed after a full technical appraisal has been made and on completion of all legal documentation and after investment of the applicant's own contribution in full. Own contribution is the total cost of the housing unit less the loan from "HUDCO NIWAS". The loan will be disbursed in full or in suitable instalments taking into account the requirement of the funds and progress of the construction.

Other Attractive features

(a) Free personal accident insurance to cover the loan amount.

(b) Free insurance for house or flat proposed to be acquired/constructed against the risks of fire and natural calamities.

(c) No charges for repayment of loan ahead of schedule.

(d) Waiver of last two monthly instalments provided all instalments were received as per schedule without delay.

(e) Priority will be given in processing housing loan applications for the subscribers of HUDCO's Public Deposit Scheme.

(f) Free counseling by Building Material and Technology Wing of HUDCO on selection of cost effective and environment friendly building materials, technologies etc.

(g) Free counseling by Design Wing of HUDCO of design aspects suggesting various options in designing including interiors.

(h) Guidance to facilitate completion of legal formalities, leading to quick disbursal of loan.

(i) Construction options using cost effective methods will also be provided by availing the services of trained professionals and through Building Centres, Mirmithi Kendras.

HUDCO's FDI Proposal

3077. SHRI YERRA NARAYANASWAMY: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) whether HUDCO has sought Rupees 2100 crores in 1999-2000 as Foreign Direct Investment;

(b) if so, whether HUDCO would be parting with a major segment of its equity base;

(c) how HUDCO plan would use this Rupees 2100 crores FDI; and

(d) what other conditions will be imposed on HUDCO before the said FDI is obtaining alongwith full details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT (SHRI BANDARU DATTATREYA): (a) No, Sir.

(b) to (e) Do not arise, Sir.

J.J. Clusters and Slums posing Health Hazards

3078. SHRI O.P. KOHLI: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) the total number of J.J. Clusters and other slum areas in Delhi;

(b) whether the inhabitants of these areas are living in most appalling conditions and also posing health hazards for the other surrounding areas besides becoming places of refuge for all kinds of criminals;

(c) whether Government propose to relocate all the inhabitants of these areas